

AMERICA CAN'T AFFORD TO WAIT ON HEALTH CARE REFORM

Growing Ranks of Uninsured Pose Threat to America's Economy and Health Care System

The costs of our nation's health care system are a burden on American families, businesses and our economy. Over the last eight years, health care premiums have doubled, while wages have held nearly stagnant. In each of those years, one million Americans lost their health insurance. The current system is in need of reform. **The need to act is clear and the time to act is now.**

WHO ARE THE UNINSURED?

- **One in Five Americans is Uninsured.** In 2007, over 45 million Americans had no health insurance. Nine million were children. The ranks of the uninsured have increased by almost 20% since 2000; since the beginning of this recession, two million people have become uninsured.
- **Most Uninsured Americans Have Jobs.** In 2007, 81% of the uninsured were in working families. Fifty-five percent of the uninsured were workers with full-time, full-year status or the dependents of such workers.
- **Many Uninsured are Small Business Employees.** Over 50% of the working uninsured are employed by firms with fewer than 25 employees.
- **Many Are Chronically Uninsured.** Almost 75% of the uninsured have lacked health insurance for longer than one year.
- **Many Uninsured Can't Buy Insurance At Any Price.** Over 1/3 of the uninsured have been diagnosed with a chronic illness. Many insurance companies consider such illnesses to be pre-existing conditions – meaning that, in most states, insurers can refuse to offer coverage at any price, exclude coverage for needed services, or charge excessively high premiums.

*"I can't tell you how many personal stories that I hear about people who are working, maybe have two parents working and yet still don't have health care." **President Barack Obama, March 26, 2009***

DEMOCRATS ARE COMMITTED TO HEALTH CARE REFORM

Health care reform is critical for all Americans – even those who currently have insurance, because they are paying higher premiums due to the costs of the uninsured. Democrats plan to build upon our current system – we believe people who like their current health insurance should be able to keep it – and we are united in our desire to reform America's health care system this year.

Democrats are committed to fiscally-responsible health care reform that will:

- **Reduce costs**, so that our families, our businesses and our government will spend less on health care
- **Increase coverage**, so that all Americans can access affordable health care
- **Improve quality**, so that our health care system becomes more efficient and health outcomes improve
- **Preserve patient choice**, so that all Americans can continue to choose their insurance plan and their doctors.

Prepared by the Office of Majority Leader Steny Hoyer, 3/30/09